



Ending Elder Homelessness for 30 Years
HEARTH ANNUAL REPORT 2021



OUR MISSION

Hearth is a non-profit organization dedicated to the elimination of homelessness among the elderly. This mission is accomplished through a unique blend of prevention, placement, and housing programs all designed to help elders find and succeed in homes of their own.

To this end, all housing operated by Hearth provides a creative array of supportive services that assist residents to age with dignity, regardless of their special medical, mental health, or social needs. Hearth believes these goals are best accomplished through respect for elders and staff, with the desire to see both achieve their highest degree of potential.

As I end my tenure as Board Chair of Hearth, My thoughts turn to the amazing Hearth staff. Far from ordinary, this team is **extra-ordinary** in so many ways: the passion with which they do their work, the commitment they have to the well-being of our Housing residents and Outreach clients, and the relentless pursuit of excellence.

I am privileged to be a part of the Hearth community, humbled by the extraordinary work that Hearth does, and proud to have served such a worthy organization and mission.

— Kevin McCall, Hearth Board Chair

Dear Friends & Colleagues

Thirty years ago, seven women formed The Committee to End Elder Homelessness. They came together to answer the question, “How can you be healthy if you don’t have a home?” Sandra Albright, Anna Bissonnette, Joanne Bluestone, Ruth Cowin, Ellen Feingold, Elsie Frank, and Diana Laskin Siegal believed that the hungry should be fed, the homeless should be housed, the sick should be cared for, and that our elders should be cherished, nurtured, and able to live out their lives with independence and grace.

The pandemic shines a light on the inequalities so many people face when it comes to affordable housing and healthcare. We must use this momentum to build more affordable supportive housing for older adults who are either homeless or at risk of becoming homeless. Our founders’ vision and determination to end and prevent elder homelessness continues to be our guiding light.

Once again, our staff showed how determined and focused they were on keeping our elders and each other safe. We experienced a mixture of emotions this year, ranging from exhilaration to fatigue. In January our elders and staff began the process of vaccinations, a welcomed respite of hope swept through as we had worked so hard to keep everyone healthy. Our efforts paid off and we ended the year without a single Covid fatality. We couldn’t be prouder to lead such terrific individuals who showed us what courage and conviction look like during times of adversity.

We continue to grow, to serve more elders, and to add more housing units. Hearth at Four Corners opened its doors for residents in May 2021. Adding 54 units of permanent supportive housing increased the total number of Hearth housing units to 228. Acting City of Boston Mayor, Kim

Janey, joined Hearth President and CEO, Mark Hinderlie, Massachusetts Secretary of Housing and Economic Development, Secretary Mike Kennealy, Representative Russell Holmes, Greater Four Corners Action Coalition Board Chair, Stafford Lewis, and Hearth founders, Anna Bissonnette and Ellen Feingold, spoke at the ceremony, the first in-person event we held since the start of the pandemic.

Every year we face new challenges, and this year was no exception. Despite all the challenges the work to end and prevent elder homelessness continued. We experienced a record year of elders accessing our services. Through our two programs, Housing and Outreach, Hearth provided services to almost 700 seniors. Eighty-eight homeless and housing insecure older adults moved into permanent affordable housing and eighty older adults were prevented from becoming homeless.

Our vision to increase the supply of permanent, affordable, and supportive housing drives us to be the leader in ending elder homelessness. And we know we can’t continue this work without our supporters. Thank you for believing in us, for supporting us, for sending our elders encouraging notes and cards, and being here 30 years later. We are proud to share with you our accomplishments for 2021. You are the reason why we can fulfill our mission.



Kevin McCall
Hearth Board Chair



Mark Hinderlie
President and CEO



KEVIN MCCALL



MARK HINDERLIE

Ethel's Housing Journey

Ethel lives at Hearth's newest development, Hearth at Four Corners. The \$19 million dollar project has 54 units of permanent supportive, affordable housing for adults aged 62 or older. Ethel's journey to having a new place to call home began when her landlord suddenly passed away in January 2020 and was abruptly told to move out of her home. She had lived in her former home for more than 30 years. She never had to experience moving before; she was struggling and needed help. Luckily, her doctor and case manager referred her to Hearth in December 2020. She was ecstatic when she officially moved to Hearth at Four Corners in June 2021 and says her faith is what kept her moving forward. "God works through people to help me." Now all settled in, Ethel is thrilled to call Hearth her home. "I've never been so comfortable and happy. I enjoy this apartment so much." She can't get over how neighborly residents are with each other and is thankful for the help Hearth staff have given her. "I love how everyone speaks to you from the moment you walk through the front doors."



Hearth at Four Corners represents a new phase of Hearth's mission of ending homelessness among older adults. Hearth's previous 174 units were built or developed specifically for formerly homeless older adults or those at imminent risk of homelessness.

Four Corners incorporates a new focus on preventing homelessness by providing opportunities for those with very low to moderately low incomes to afford to remain safely housed in a beautiful, affordable home.

Hearth at Four Corners created 54 affordable apartments for older Boston residents, creating 52 one-bedroom units and two studio apartments. All residents living in the new 48,867 square foot building have access to on-site concierge services and a Resident Services Coordinator. The new housing development serves individuals age 62 or older who have a range of incomes, including eight units for formerly homeless individuals, 11 units for clients of the Department of Mental Health, 19 units for those with incomes up to 30% of the area median income (AMI) (\$26,850 for an individual), 18 units for incomes up to 50% of AMI (\$44,800 for an individual), and 17 units for those incomes up to 60% of AMI (\$53,760 for an individual).

The new building is located on the former Ronald Gibson School site, near the MBTA Fairmount line. The construction of the new building was done D.F. Pray.



Acting City of Boston Mayor, Kim Janey, joined Hearth President and CEO, Mark Hinderlie, Massachusetts Secretary of Housing and Economic Development, Secretary Mike Kennealy, Representative Russell Holmes, Greater Four Corners Action Coalition Board Chair, Stafford Lewis, and Hearth founders, Anna Bissonnette and Ellen Feingold at the grand opening ceremony for Hearth at Four Corners

Scott Pray, President of D.F. Pray General Contractors received the Anna Bissonnette Award at Hearth's Celebration and Award Gala. Scott is holding a painting of Hearth of Four Corners with Hearth's Chair, Kevin McCall and Mark Hinderlie, President and CEO.

How can you be healthy if you don't have a home? With that question Hearth was born. Hearth is dedicated to preventing and ending elder homelessness. To fulfill its mission, Hearth addresses the unique needs of homeless and at-risk adults aged 50 and older. We understand the factors that contribute to homelessness in an older population are vastly different than any other group experiencing homelessness. Founded by seven women who recognized the crisis of elder homelessness and decided to act, Hearth grew from nine units in a single home in 1991 to 228 units of permanent affordable housing in seven dynamic developments across Greater Boston. In May of 2021, Hearth opened Hearth at Four Corners filling 54 units of affordable housing, providing elders with homes of their own. As a national leader in addressing elder homelessness for more than a quarter of a century, Hearth's mission has been constant: to end elder homelessness. Hearth seeks to eliminate elder homelessness through a three-pronged, evidence-based strategy:

Housing: Permanent, Affordable, Supportive Housing: Aging with dignity starts with a home. Research clearly shows that affordable housing matched with supportive services is the most effective long-term solution to homelessness. Hearth provides an integrated array of services that support our residents, allowing them to age with dignity,

surrounded by a community. Our multidisciplinary approach provides critical resources to newly housed elders as they stabilize in their housing. Services remain in place and are tailored to meet the continued needs of residents as they age in our communities ensuring long term housing success.

Outreach: Homelessness Prevention, Housing Search and Housing: Older adults who are homeless or who are at-risk of homelessness are often "hidden"—they may be difficult to identify and may not know where to turn if faced with a housing crisis. Hearth's work begins with an Outreach team identifying and building trusting relationships with older adults who are homeless or at-risk of homelessness. From there, Hearth offers a range of services to help prevent elders from becoming homeless, to assist them in finding permanent affordable housing, and to support them in housing of their own, to achieve the safety and stability that is missing from their lives.

Advocacy: Hearth is committed to bringing national recognition to the issue of elder homelessness. Policy responses have not kept pace with the scope of the need for affordable housing—only 1 in 4 households that are eligible for federal low-income housing assistance receive it. Thus, Hearth works to increase public awareness and public funding for affordable housing and supportive services at the local, state, and national level.



Hearth Housing Residents Age in Place

Length of Stay in Hearth Housing for all Current Residents

	Resident Count	% as of 12/31/21
*One Year	79	35%
More than One Year	61	27%
More than Five Years	63	28%
More than Ten Years	22	10%

**includes 59 new tenants who moved into Hearth at Four Corners.*

Since its founding in 1991, Hearth has housed 2,875 homeless and housing-insecure older adults



2875 elders

Outcomes and Reach 2021



Served 681 older adults
Prevented 81 seniors from becoming homeless
Safely moved 100 seniors into affordable housing



Ethnicity

Hispanic/Latino 17%
Non-Hispanic/Non-Latino 82%



Gender


Male 50%
Female 50%



Outreach client, Jerome and Outreach Case Manager, Cecilia worked together to secure Jerome's new housing in 2021.

"We don't make things happen with our brains, we make things happen with our emotions, with our caring, with our love for our fellow man."

– Anna Bissonnette, Hearth Founder



Left to right:
Demetri, Outreach
Case Manager
and Warren

Warren's Housing Journey

How has Hearth impacted your life?

"I finally have peace, harmony, and happiness. I feel safe. But the biggest impact, I'm a resident and not a homeless person anymore. I'm redeeming my domestic qualities again and living life again!"

What do you intend to do now the pandemic is almost over or what big plan/event do you have in mind for themselves?

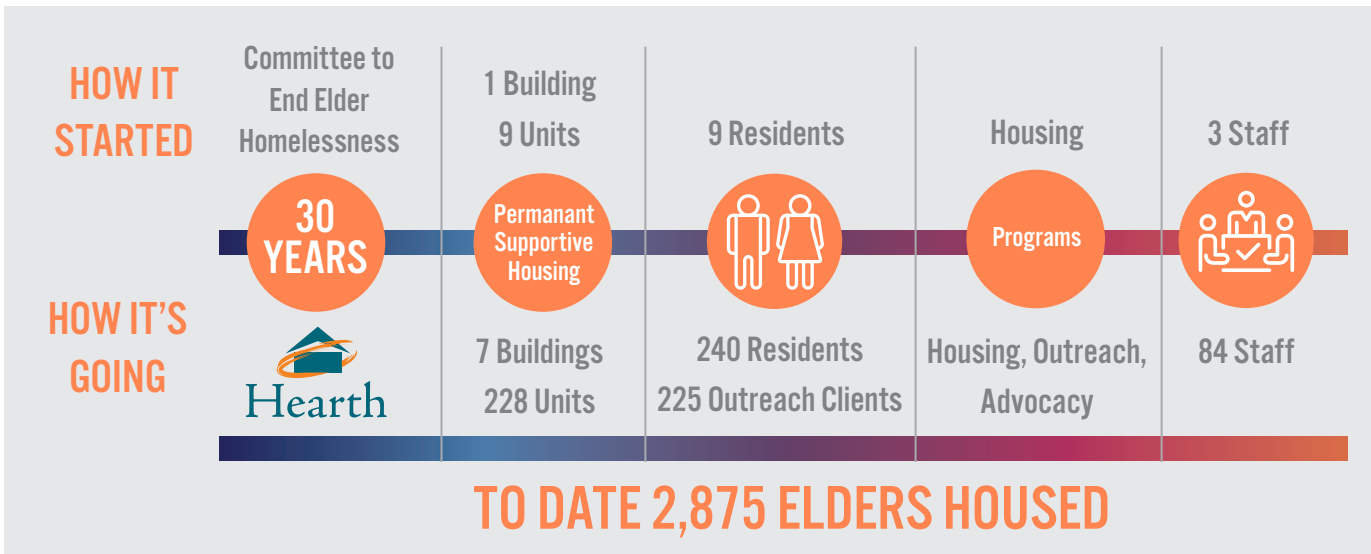
"Getting a whole new network of friends, seeing about service work, go to my church, getting involved there. That's what I used to do before I became homeless; even when I was homeless, I did volunteer at St. Luke's. I'm going to do things to keep me busy and go about my life.

I am very pleased and happy that I'm finally here!"



1) Representative Russell Holmes, residents of Hearth at Four Corners, and guests enjoy the ribbon cutting reception for the newly opened building.

2) Residents Nancy, Steven and Susan enjoy a pride group activity.



Income Statement - Total in Dollars

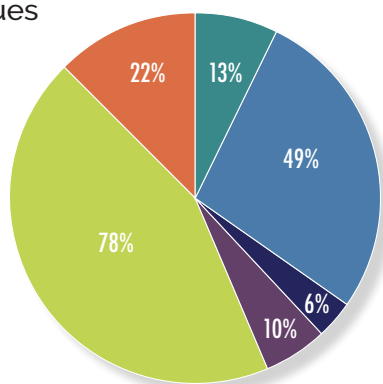
	2020 Total	% of Total	2021 Preliminary	% of Total
Revenues				
Fundraising	729,792	14%	588,339	13%
Program Revenues	3,061,103	58%	2,247,341	49%
Rental Fees and Other Building	272,881	5%	287,879	6%
Management Fees/Other	<u>342,322</u>	6%	<u>475,611</u>	10%
Total Revenue Before				
Investment Fund Activity	4,406,098	84%	3,599,170	78%
Investment Fund Income/(Expense)	861,823	16%	1,029,414	22%
Total Revenues	5,267,921	100%	4,628,584	100%
Total Expenses - Operations (Excluding Non-Cash Items)				
Fundraising	393,470	8%	403,805	9%
General Administrative	820,781	18%	831,895	18%
General Administrative % (net of Management Fee Revenues)		0%	- 0	0%
Programs	3,352,429	72%	3,238,971	71%
Buildings	24,644	1%	24,644	1%
Total Operating Expense Before				
Investment Fund Activity	4,591,324	99%	4,499,315	99%
Investment Fund - Management Fees	46,580	1%	60,367	1%
Total Expenses - Operations (Excluding Non-Cash Items)	4,637,904	100%	4,559,682	100%
Net Surplus/Deficit Operations (Before Non-Cash Items)	(185,226)		(900,145)	
Net Surplus/Deficit Investment Fund	815,243		969,047	
Net Surplus/Deficit (Before Non-Cash Items)	630,017		68,902	
Net Surplus/(Deficit) - Non Profit Affiliates	630,017		68,902	

Balance Sheet - Total in Dollars

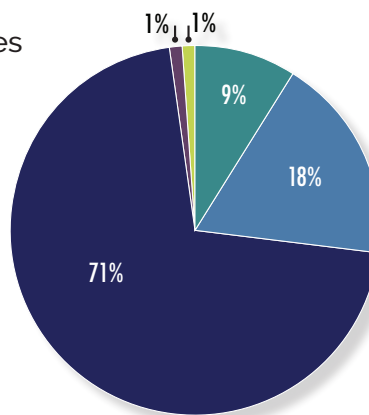
	2020	2021 Preliminary
Assets		
Current Assets:		
Cash and Equivalents	1,118,995	1,228,952
Accounts and Pledges Receivable	804,053	1,093,390
Other	<u>222,380</u>	<u>198,959</u>
Total Current Assets	2,145,428	2,521,301
Investment Fund	5,851,894	6,280,945
Total Current Assets and Investment Fund	7,997,322	8,802,246
Replacement Reserves	343,173	493,887
Four Corners - Preconstruction	15,492,352	- 0
Property and Equipment - Net	42,097	42,097
Other Assets	<u>(679,000)</u>	<u>- 0</u>
Total Assets	23,195,944	9,338,231
Current Liabilities		
Other Liabilities	186,487	524,328
Long-Term Liabilities	683,492	- 0
Net Assets	3,087,186	3,087,186
19,238,779	<u>5,726,717</u>	<u>5,726,717</u>
Total Liabilities and Net Assets	23,195,944	9,338,231

*Please note the reduction in assets from FY2020 to FY2021 is due to the transition of the Construction In Process for Hearth at Four Corners that is reflected on the FY2020 balance sheet. With the completion of Hearth at Four Corners in 2021, the Construction In Process was transitioned to actual fixed assets on the Hearth at Four Corners property balance sheet.

Revenues



Expenses



Fundraising	13%	■
Program Revenues	49%	■
Rental Fees and Other Building	6%	■
Management Fees/Other	10%	■
Total Revenue Before		
Investment Fund Activity	78%	■
Investment Fund Income/(Expense)	22%	■
Total Revenues	100%	

Fundraising	9%	■
General Administrative	18%	■
Programs	71%	■
Buildings	1%	■
Investment Fund - Management Fees	1%	■
Total Expenses - Operations		
(Excluding Non-Cash Items)	100%	

\$100,000 and above

Anonymous

Charles H. Farnsworth Trust, U.S. Trust, Bank of America, N.A. as Trustee of the Bank of America Charitable Gift Fund

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 Hearth. We have made every effort to ensure the
 accuracy of the listing. Please notify Dana Green,
 Chief Advancement Officer of any inaccuracies or
 omissions by contacting her at 617-369-1555 or
 dgreen@hearth-home.org*



Hearth staff and members of the Board of Directors along with Acting City of Boston Mayor, Kim Janey at the grand opening of Hearth of Four Corners

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Watercolor of the Anna Bissonnette House. Artist: Eli Portman



1640 Washington Street
Boston, Massachusetts 02118
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www.hearth-home.org

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